

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/920,545
Confirmation No.: 5943
Filed: August 1, 2001
Group: 2137
Examiner: Zachary A. Davis
For: ENCRYPTION OF FINANCIAL INFORMATION

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This communication is responsive to the Examiner's Office Action mailed March 7, 2005.

Amendments to the Specifications are reflected beginning on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims beginning on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.